

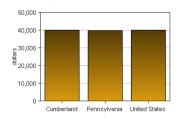
Cumberland, Pennsylvania

Cumberland is one of 67 counties in Pennsylvania. It is part of the Harrisburg-Carlisle, PA (Metropolitan Statistical Area). Its 2008 population of 230,329 ranked 16th in the state.

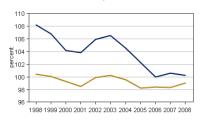
PER CAPITA PERSONAL INCOME

In 2008 Cumberland had a per capita personal income (PCPI) of \$40,227. This PCPI ranked 8th in the state and was 101 percent of the state average, \$39,762, and 100 percent of the national average, \$40,166. The 2008 PCPI reflected an increase of 1.5 percent from 2007. The 2007-2008 state change was 2.6 percent and the national change was 2.0 percent. In 1998 the PCPI of Cumberland was \$29,505 and ranked 6th in the state. The 1998-2008 average annual growth rate of PCPI_{WAS} 3.1 percent. The average annual growth rate for the state was 3.8 percent and for the nation was 4.0 percent.

Per Capita Personal Income, 2008



Per Capita Income as a Percent of the United States, 2008



Pennsylvania Cumberland

TOTAL PERSONAL INCOME

| | 2007-08 percent change | 1998-2008 AAGR | | |
|----------------------------------|------------------------|----------------|--|--|
| Cumberland | 2.7 % | 4.0 % | | |
| Pennsylvania | 3.0 % | 4.1 % | | |
| U.S. | 2.9 % | 5.0 % | | |
| AAGR: average annual growth rate | | | | |

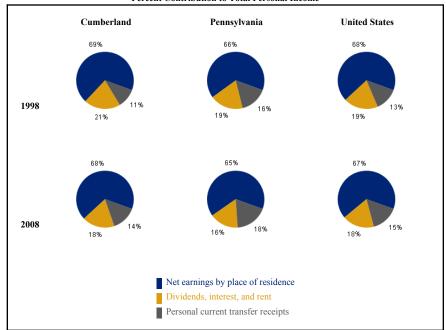
In 2008 Cumberland had a total personal income (TPI) of \$9,265,426*. This TPI ranked 15th in the state and accounted for 1.9 percent of the state total. In 1998 the TPI of Cumberland was \$6,272,659* and ranked 16th in the state.

*Note: Total personal income estimates are in thousands of dollars, not adjusted for inflation.

COMPONENTS OF TOTAL PERSONAL INCOME

Total personal income includes net earnings by place of residence; dividends, interest, and rent; and personal current transfer receipts received by the residents of Cumberland.

Percent Contribution to Total Personal Income



| 2007-2008 percent change | | | |
|------------------------------------|------------|--------------|-------|
| | Cumberland | Pennsylvania | U.S. |
| Net earnings | 2.1 % | 2.2 % | 2.0 % |
| Dividends, interest, and rent | 0.7 % | 1.3 % | 1.3 % |
| Personal current transfer receipts | 8.2 % | 7.7 % | 9.2 % |

| 1998-2008 average annual growth rate | | | |
|--------------------------------------|------------|--------------|-------|
| | Cumberland | Pennsylvania | U.S. |
| Net earnings | 3.8 % | 4.0 % | 4.8 % |
| Dividends, interest, and rent | 2.7 % | 2.6 % | 4.8 % |
| Personal current transfer receipts | 6.9 % | 5.8 % | 6.7 % |